

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

ERICA E WHITE

Debtor(s)

Case No. 15-40521

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 11/30/2015.
- 2) The plan was confirmed on 04/06/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 12/20/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was dismissed on 12/20/2017.
- 6) Number of months from filing to last payment: 17.
- 7) Number of months case was pending: 26.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor \$19,292.07
Less amount refunded to debtor \$0.00

NET RECEIPTS: \$19,292.07

Expenses of Administration:

Attorney's Fees Paid Through the Plan \$0.00
Court Costs \$0.00
Trustee Expenses & Compensation \$895.49
Other \$0.00

TOTAL EXPENSES OF ADMINISTRATION: \$895.49

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
AMERICAN INFOSOURCE	Unsecured	762.73	664.91	664.91	116.52	0.00
AMERICAN WEB LOAN	Unsecured	1,200.00	NA	NA	0.00	0.00
AMERICASH LOANS LLC	Unsecured	3,200.00	6,227.05	6,227.05	1,091.15	0.00
ARGON	Unsecured	309.59	NA	NA	0.00	0.00
BLAZE MASTERCARD	Unsecured	968.26	NA	NA	0.00	0.00
CAPITAL ONE AUTO FINANCE	Unsecured	5,441.00	0.00	0.00	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	17,106.00	22,796.72	22,796.72	8,493.86	632.47
CAPITAL ONE BANK USA	Unsecured	2,484.19	2,589.18	2,589.18	453.70	0.00
CAPITAL ONE BANK USA	Unsecured	3,671.17	3,837.96	3,837.96	672.52	0.00
CASTLE PAYDAY	Unsecured	395.00	NA	NA	0.00	0.00
CERASTES LLC	Unsecured	1,488.00	1,526.63	1,526.63	267.51	0.00
FIRST ASSOCIATES LOAN SERVICING	Unsecured	NA	4,062.62	4,062.62	711.88	0.00
FIRST NATIONAL CREDIT CARD	Unsecured	463.40	NA	NA	0.00	0.00
First Savings Credit Card	Unsecured	1,051.35	NA	NA	0.00	0.00
GREEN CIRCLE	Unsecured	1,000.00	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	911.34	911.34	159.69	0.00
INTERNAL REVENUE SERVICE	Priority	6,180.00	3,504.35	3,504.35	3,504.35	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	3,895.00	3,982.69	3,982.69	697.89	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	623.50	661.50	661.50	115.92	0.00
JEFFERSON CAPITAL SYSTEMS LLC	Unsecured	NA	500.68	500.68	87.73	0.00
LA FITNESS	Unsecured	34.99	NA	NA	0.00	0.00
LENDING CLUB CORP	Unsecured	5,872.77	NA	NA	0.00	0.00
LION CLUB	Unsecured	889.23	NA	NA	0.00	0.00
LVNV FUNDING	Unsecured	NA	5,717.84	5,717.84	1,051.27	0.00
METABANK CAPITAL CREDIT	Unsecured	968.00	NA	NA	0.00	0.00
MONEY MESSIAH	Unsecured	250.00	260.00	260.00	45.56	0.00
NAVIENT SOLUTIONS INC	Unsecured	89,081.00	89,623.41	89,623.41	0.00	0.00
QUANTUM3 GROUP LLC	Unsecured	1,345.76	1,406.17	1,406.17	246.40	0.00
SPRINT NEXTEL	Unsecured	457.14	NA	NA	0.00	0.00
TD BANK USA	Unsecured	235.14	274.84	274.84	48.16	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$22,796.72	\$8,493.86	\$632.47
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$22,796.72	\$8,493.86	\$632.47
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$3,504.35	\$3,504.35	\$0.00
TOTAL PRIORITY:	\$3,504.35	\$3,504.35	\$0.00
GENERAL UNSECURED PAYMENTS:	\$122,246.82	\$5,765.90	\$0.00

Disbursements:	
Expenses of Administration	<u>\$895.49</u>
Disbursements to Creditors	<u>\$18,396.58</u>
TOTAL DISBURSEMENTS :	<u>\$19,292.07</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 01/22/2018

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.